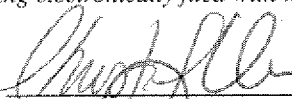


PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

I hereby certify that this correspondence is being electronically filed with the United States Patent and Trademark Office on September 13, 2006.


Christina L. Vann

Appl No. : 09/690,796 Confirmation No. 3181
Applicant : Craig L. Ogg
Filed : October 17, 2000
Title : SECURE AND RECOVERABLE DATABASE FOR ON-LINE VALUE-BEARING ITEM SYSTEM

TC/A.U. : 3621
Examiner : James A. Reagan

Docket No. : 39477/S850
Customer No. : 23363

RESPONSE TO OFFICE ACTION

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Post Office Box 7068
Pasadena, CA 91109-7068
September 13, 2006

Commissioner:

In response to the Office action of July 24, 2006, please consider the following arguments:

Remarks/Arguments begin on page 2 of this paper.